

**Information to identify the case:**

Debtor 1	<u>Alan Arthur Smith</u>	Social Security number or ITIN	<b>xxx-xx-7811</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Virginia</b>			
Case number: <b>20-33318-KLP</b>			

**Discharge of Debtor**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Alan Arthur Smith

November 9, 2020

**For the court:** William C. Redden  
Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Alan Arthur Smith  
Debtor(s)

Case No. 20-33318-KLP  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0422-7  
Date Rcvd: Nov 10, 2020

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 12, 2020:

Recip ID	Recipient Name and Address
db	+ Alan Arthur Smith, 1306 Alsatia Drive, Henrico, VA 23238-5107
15430920	+ Argent Federal Credit Union, PO Box 72, Chesterfield, VA 23832-0900
15430928	+ First National Bank of Omaha, Attn: Bankruptcy, Po Box 3128, Omaha, NE 68103-0128
15430929	+ Fortiva, P.O. Box 105555, Atlanta, GA 30348-5555
15430930	+ LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2807
15430931	+ Marcus by Goldman Sachs, Attn: Bankruptcy, Po Box 45400, Salt Lake City, UT 84145-0400
15430932	+ Mrc/united Wholesale M, 8950 Cypress Waters, Coppell, TX 75019-4620
15430933	+ Sofi Lending Corp, Attn: Bankruptcy, 375 Healdsburg Avenue Suite 280, Healdsburg, CA 95448-4151
15430935	+ US Attorney, 919 E. Main Street, Floor 19, Richmond, VA 23219-4622

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	Email/Text: bruce.robinson@txitrustee.com	Nov 11 2020 04:09:00	Bruce E. Robinson, 341 Dial 866-769-9218 Code: 7515089, P.O. Box 538, South Hill, VA 23970-0538
15430919	+ EDI: AMEREXPR.COM	Nov 11 2020 06:43:00	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15430921	+ EDI: BANKAMER.COM	Nov 11 2020 06:43:00	Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
15430922	+ Email/Text: cswelch@chartway.com	Nov 11 2020 04:11:00	Chartway FCU, Attn: Bankruptcy, 5700 Cleveland Street, Virginia Beach, VA 23462-1752
15430924	+ EDI: CITICORP.COM	Nov 11 2020 06:43:00	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15430925	+ EDI: WFNNB.COM	Nov 11 2020 06:43:00	Comenitybank/wsvisa, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15430926	+ EDI: WFNNB.COM	Nov 11 2020 06:43:00	Comenitycapital/orbitz, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15430927	EDI: IRS.COM	Nov 11 2020 06:43:00	Department of the Treasury, Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15430923	EDI: JPMORGANCHASE	Nov 11 2020 06:43:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-0000
15430934	+ EDI: RMSC.COM	Nov 11 2020 06:43:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 10

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a

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preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 12, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 9, 2020 at the address(es) listed below:

Name	Email Address
Bruce E. Robinson	bruce.robinsontr@gmail.com therese.rogerstra@gmail.com;ecf.alert+Robinson@titlexi.com
John P. Fitzgerald, III	USTPRegion04.RH.ECF@usdoj.gov
Keith A. Pagano	on behalf of U.S. Trustee John P. Fitzgerald III kpagano@paganomarks.com, kdodson@paganomarks.com;pballard@paganomarks.com;mfoley@paganomarks.com;btate@paganomarks.com;ehaegele@paganomarks.com
Keith A. Pagano	on behalf of Debtor Alan Arthur Smith kpagano@paganomarks.com kdodson@paganomarks.com;pballard@paganomarks.com;mfoley@paganomarks.com;btate@paganomarks.com;ehaegele@paganomarks.com

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